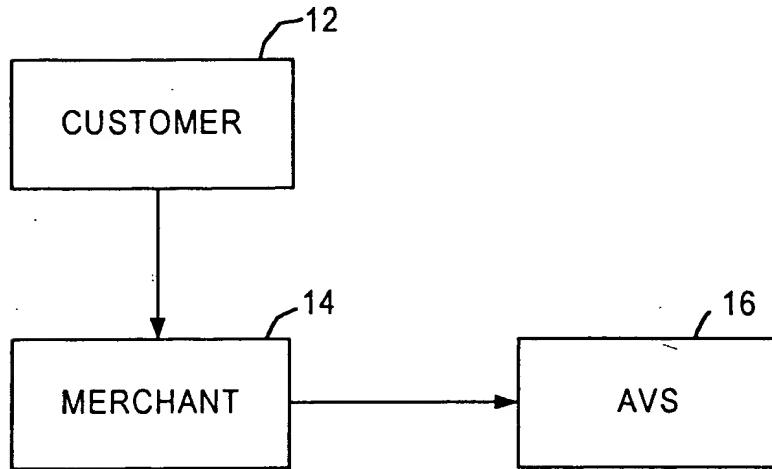
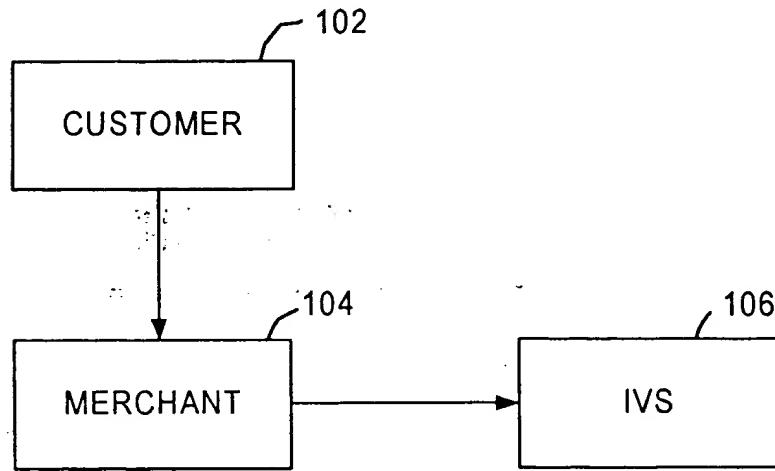


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10

FIG. 1
(PRIOR ART)



100

FIG. 2

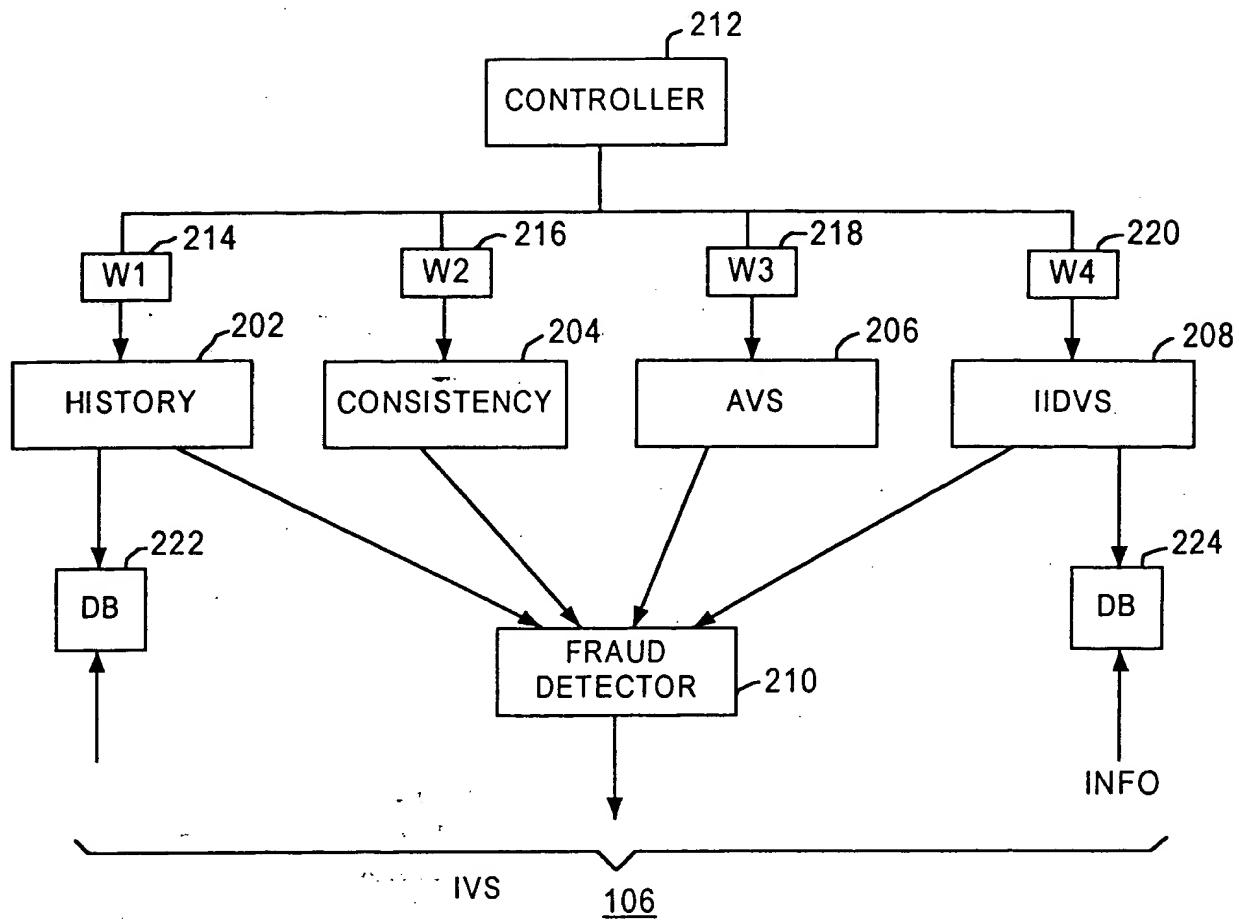


FIG. 3

HICKMAN PALERMO TRUONG & SISKER LLP (408) 414-1080
Attorney: John D. Henkhaus; Inventor: S. P. Pettitt, et al.
Title: Method and System for Detecting Fraud in a Credit Card...
Serial No.: 09/442,106; Attorney Docket No. 53588-0025

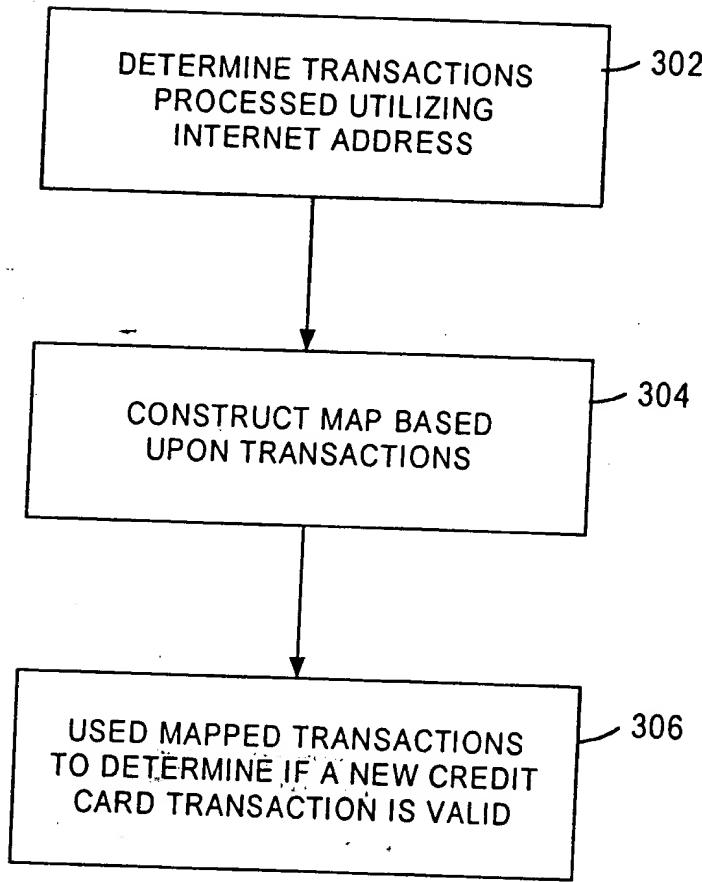


FIG. 4

HICKMAN PALERMO TRUONG & BECK LLP (408) 414-1080
Attorney: John D. Henkhaus; Inventor: John F. Pettitt, et al.
Title: Method and System for Detecting Fraud in a Credit Card...
Serial No.: 09/442,106; Attorney Docket No. 53588-0025

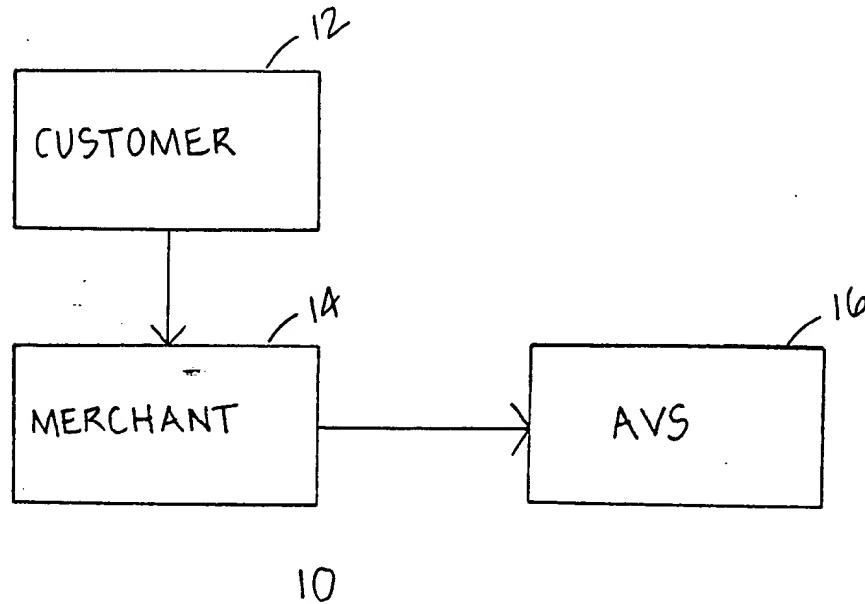


FIG. 1
(PRIOR ART)

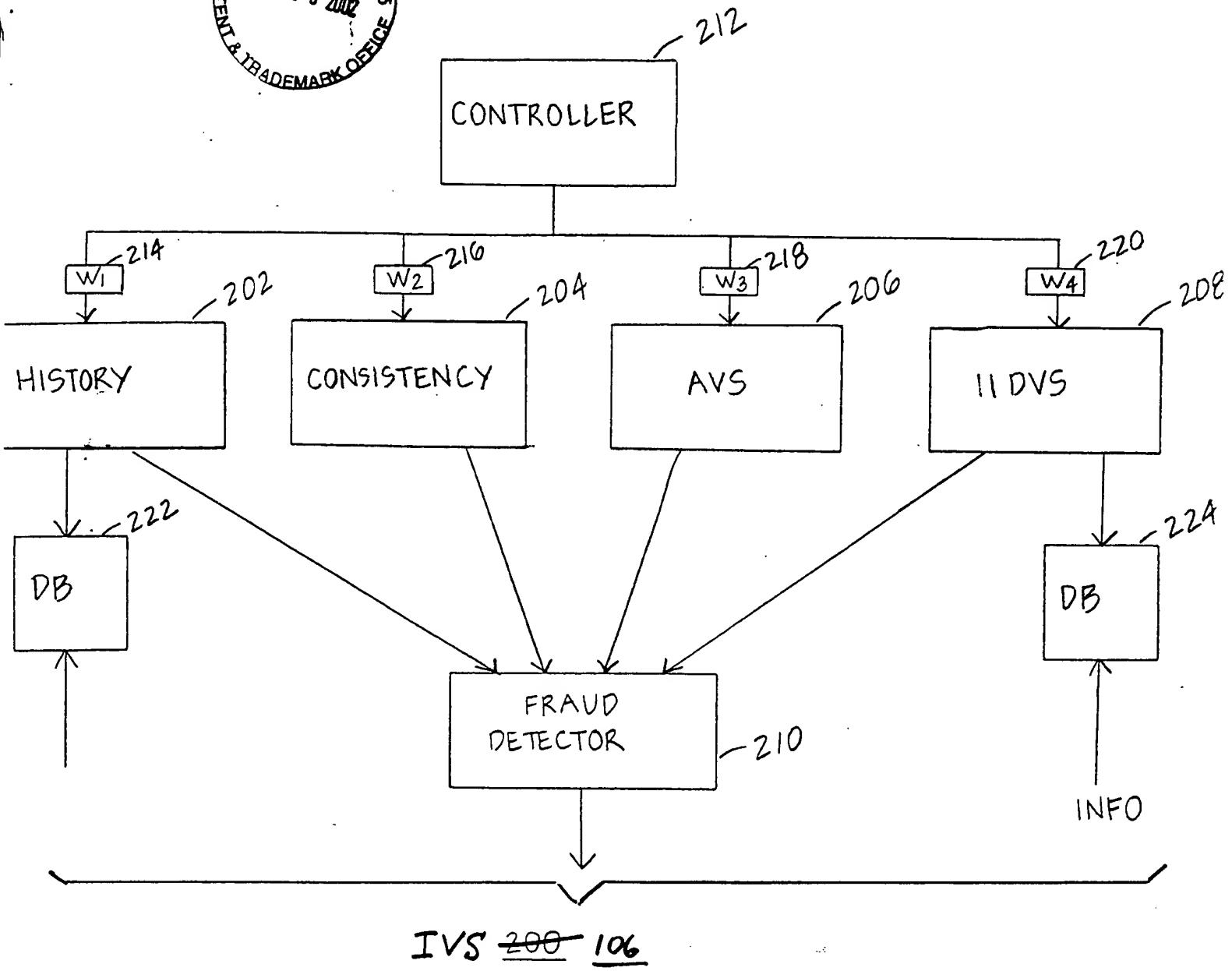


FIG. 3

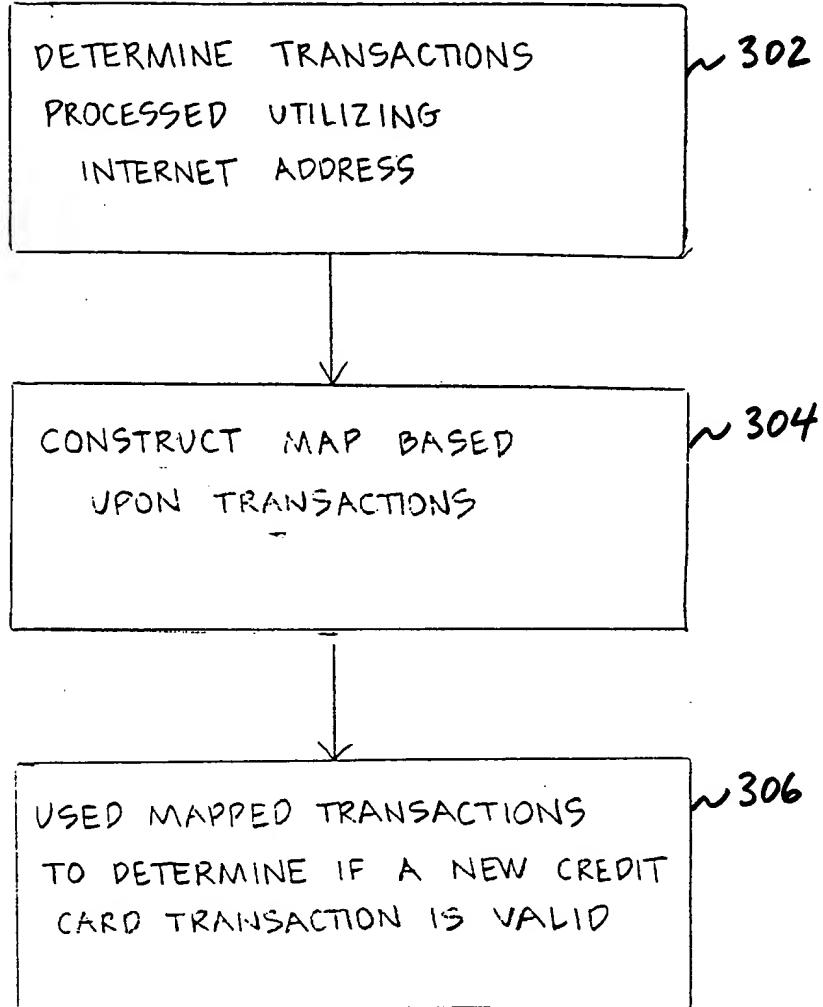


FIG. A